

Information to identify the case:

Debtor 1	Thomas J. Ellis Sr.	Social Security number or ITIN	xxx-xx-8692
	First Name Middle Name Last Name	EIN	--
Debtor 2	Patricia A. Ellis	Social Security number or ITIN	xxx-xx-8138
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-17377-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas J. Ellis Sr.

Patricia A. Ellis

5/24/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas J. Ellis, Sr.
Patricia A. Ellis
Debtors

Case No. 16-17377-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 24, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas J. Ellis, Sr., Patricia A. Ellis, 6 Durham Court, Hillsborough, NJ 08844-2214
516123971	+ Anesthesia Associates of Morristown, 100 Madison Avenue, Morristown, NJ 07960-6136
516381197	+ Deutsche Bank Trust Company Americas, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
516123978	## KML Law Group, PC, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812
516123980	+ Lyons, Doughty & Veldhuis, PC, 136 Gaither Dr Ste 100, PO Box 1269, Mount Laurel, NJ 08054-7269
516123981	+ Main Street Acquisition Corp, PO Box 9201, Old Bethpage, NY 11804-9001
516123982	+ PNC Bank, NA, 1 Mortgage Way, Mount Laurel, NJ 08054-4637

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 24 2021 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 24 2021 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516346862	EDI: BL-BECKET.COM	May 25 2021 00:28:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516123972	+ EDI: CHRM.COM	May 25 2021 00:28:00	Chrysler Capital, ATTN: Bankruptcy Dept, PO Box 961278, Fort Worth, TX 76161-0278
516140299	+ EDI: CHRM.COM	May 25 2021 00:28:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
516123973	EDI: DISCOVER.COM	May 25 2021 00:28:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421
516141079	EDI: DISCOVER.COM	May 25 2021 00:28:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
516123974	+ Email/Text: bankruptcy@fult.com	May 24 2021 20:53:00	Fulton Bank of New Jersey, 100 Park Ave, Woodbury, NJ 08096-3513
516123976	EDI: HFC.COM	May 25 2021 00:28:00	HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
516123977	EDI: IRS.COM	May 25 2021 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516123979	Email/Text: PBNCNotifications@peritusservices.com	May 24 2021 20:46:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043

District/off: 0312-3

User: admin

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Date Rcvd: May 24, 2021

Form ID: 3180W

Total Noticed: 21

516307160	Email/Text: Bankruptcy.Notices@pnc.com	May 24 2021 20:46:00	PNC Bank N.A., P.O. Box 94982, Cleveland, Oh 44101
516773102	+ EDI: Q3G.COM	May 25 2021 00:28:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC 98083-0788
516773101	EDI: Q3G.COM	May 25 2021 00:28:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516141080	*	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
516123975	##+	Gem Recovery Systems, 99 Kinderkamack Rd #308, Westwood, NJ 07675-3021

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank Trust Company Americas dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank Trust Company Americas as Trustee for Residential Accredited Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-QS3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rex J. Roldan	on behalf of Joint Debtor Patricia A. Ellis roldanlaw@comcast.net roldanlaw1@gmail.com
Rex J. Roldan	on behalf of Debtor Thomas J. Ellis Sr. roldanlaw@comcast.net, roldanlaw1@gmail.com

TOTAL: 6